

PREPARE TODAY TO HELP PROTECT TOMORROW.

Cigna Disability Insurance

For many people, every paycheck counts. What would happen to your bills, your savings and your lifestyle if you couldn't work? You can help protect your financial future with disability insurance in case you get a covered illness or injury that keeps you from earning a living.

Cigna disability insurance pays a portion of your paycheck when you become disabled and can't work for a period of time due to a covered illness or injury. When you think about it, it's kind of like having insurance for some of your paycheck. Disability doesn't always mean a serious handicap. A disability is considered an illness or injury that prevents you from earning your salary.

How does it work?

With disability insurance, you'll receive a percentage of your salary for a specified period of time, after you meet any applicable waiting period(s). Payments may come directly to you or someone you designate and can be spent any way you like – just like you would use your paycheck. For example, it can help you pay for:

- ▶ Planned expenses like groceries, mortgage or utilities.
- ▶ Unplanned expenses like medical bills.

Why is it important?

Disability insurance can pay you benefits if you suffer a covered disability – so you can have one less thing to worry about and can focus on getting healthy. When you are ready to return to your job, Cigna also offers extensive return-to-work and vocational coaching services to help you get back to work safely.

Consider this

- ▶ **Nearly 3/4** of Americans live paycheck-to-paycheck¹
- ▶ **More than one in four** 20-year-olds in the U.S. will become disabled before reaching retirement age²
- ▶ **Over 60%** of disabled Americans are working age³

Together, all the way.®

Offered by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

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Anytime support with easy-to-use programs and resources

With Cigna disability insurance, employees and their families have access to a suite of programs and services, available from day one.

- ▶ **Healthy Working Life®.** Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.
- ▶ **Cigna.com/workwellness.** Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

Value-added programs and services⁴

At Cigna, our product solutions offer real value to you and your family from day one. Whether you're – healthy, sick, injured, facing a life-changing event or financial challenges – Cigna is here to provide assistance and support. With your Cigna plan, you and your household members have access to a suite of programs and services for use at any time at no additional cost.

How to file a claim

Contact your employer on, or before, your first day out of work. Tell them when and for how long you plan to be out. If you know you'll be out for more than seven days in a row, call Cigna at **800.36.Cigna (24462)**. Make sure you call before your seventh day out of work. We'll start reviewing your claim. If your plan allows for coverage before seven days, report your claim as soon as possible.



You can file your claim by phone or online



Call toll-free **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- › Select “Disability/Accident/Life/Critical Illness/Hospital Care Forms”
- › Click “Submit a Disability Claim” – this will bring you to the Fraud Warning page
- › Review and click “Continue” at the bottom of the page
- › A pop-up box will appear that says “Hit the continue button if you have read the above fraud language and wish to continue to file a claim”
- › Click “Continue”
- › Click “Submit a disability claim online” to begin



Questions?

Call **[800.36.Cigna (24462)]** or **[866.562.8421]** (Español) to speak with a customer service representative.

You can also **chat live** with a Cigna representative on **myCigna.com**.

Information you'll need

Before you call or go online, make sure you have this information handy.

- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **The reason for your claim – illness, injury or pregnancy**
- › **Description of your illness, symptoms and/or diagnosis – including the date your symptoms first appeared and if you've had these symptoms before**
- › **Workers' compensation claims you've filed or plan to file**
- › **Details about doctor, hospital or clinic visits, including dates and contact information**
- › **Direct deposit – You can have your weekly/monthly benefit payments deposited directly into your checking or savings account.**

1. American Payroll Association, “2017 Getting Paid in America Survey.”

2. Social Security Administration, “The Facts about Social Security's Disability Program.” January 2017.

3. United States Census Bureau, “Disability Characteristics, 2016 American Community Survey.” September 2017.

4. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative. Policy form: TL-004700 et al.

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